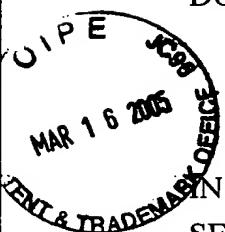


DOCKET NO. 9518-001-99



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Richard G. SHEEHAN, et al.

ART UNIT: 3624

SERIAL NO.: 09/726,346

EXAMINER: Stefanos Karmis

FILING DATE: December 1, 2000

FOR: SYSTEM FOR DETERMINING A USEFUL LIFE OF CORE DEPOSITS
AND INTEREST RATE SENSITIVITY THEREOF

AMENDMENT

ASSISTANT COMMISSIONER FOR PATENTS
PO BOX 1450
ALEXANDRIA, VA 22313-1450

SIR:

Responsive to the outstanding Office Action dated December 16, 2004, entry of the following amendments is respectfully requested.